



NICK CROSSLEY, CEM, CPM  
DIRECTOR

# County of Hamilton

## EMERGENCY MANAGEMENT AND HOMELAND SECURITY AGENCY

2000 RADCLIFF DRIVE  
CINCINNATI, OHIO 45204  
PHONE: 513-263-8200  
FAX: 513-263-8222



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FOR IMMEDIATE RELEASE

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Contact:

Emily Johnson, Community Outreach Specialist  
Hamilton County Emergency Management and Homeland Security Agency  
Phone: 513-429-8541 Email: [Emily.Johnson@hamilton-co.org](mailto:Emily.Johnson@hamilton-co.org)

### **SBA Economic Injury Disaster Loans Available to Hamilton County Small Businesses**

The U.S. Small Business Administration announced today that Economic Injury Disaster Loans are available to small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and private nonprofit organizations located in **Hamilton County, Ohio** as a result of excessive rain and flooding from Jan. 1 through Aug. 1, 2019.

“When the Secretary of Agriculture issues a disaster declaration to help farmers recover from damages and losses to crops, the Small Business Administration issues a declaration to eligible entities, affected by the same disaster,” said Kem Fleming, director of SBA’s Field Operations Center East.

Under this declaration, the SBA’s Economic Injury Disaster Loan program is available to eligible farm-related and nonfarm-related entities that suffered financial losses as a direct result of this disaster. With the exception of aquaculture enterprises, SBA cannot provide disaster loans to agricultural producers, farmers and ranchers.

The loan amount can be up to \$2 million with interest rates of 3.74 percent for small businesses and 2.75 percent for private nonprofit organizations of all sizes, with terms up to 30 years. The SBA determines eligibility based on the size of the applicant, type of activity and its financial resources. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA’s secure website at [Disasterloan.sba.gov](http://Disasterloan.sba.gov). Disaster loan information and application forms may also be obtained by calling the SBA’s Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Loan applications can be downloaded from [Disasterloan.sba.gov](http://Disasterloan.sba.gov).

Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155. Submit completed loan applications to SBA no later than **April 29, 2020**.

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